



Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/677,581
		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	191.	JP 2002-163589	6/7/2002	Tanimoto		
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
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*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	217.	SNYDER ET AL., Identifying design requirements using analysis structures, Aerospace and Electronics Conference, 1991, NAECON, 1991, Vol. 2, Abstract, 20-24 May 1991, pp. 786-792	
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<p><small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small></p>	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/677,581
		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	12 of 12	Attorney Docket Number	72167.000165

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			YES/NO
	231.	MCLAUGHLIN, Tapping Web to Search for Right Fund - FundProfiler Speeds Search, Boston Herald, Boston, MA, 12/16/1999, p. 70	
	232.	CAREY, The Sub-Prime Credit Market: Identifying Good Risks for Unsecured Cards, Credit World, Vol. 85, No. 1, 09/1996, pp. 13-15	
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